

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: DAVID J. HANSEL	§	Case No. 09-74961
SHARON L. HANSEL	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/07/2009.
- 2) The plan was confirmed on 05/14/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 10/08/2010, 08/12/2011, 03/21/2014.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 05/01/2015, 07/10/2015.
- 5) The case was completed on 07/31/2015.
- 6) Number of months from filing or conversion to last payment: 68.
- 7) Number of months case was pending: 71.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$51,021.00.
- 10) Amount of unsecured claims discharged without full payment: \$160,493.18.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 96,852.91	
Less amount refunded to debtor(s)	\$ 988.62	
<b>NET RECEIPTS</b>		<b>\$ 95,864.29</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,176.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 5,570.67	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 7,746.67</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,324.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BOHLMAN LAW OFFICES, P.C.	Lgl	3,500.00	3,500.00	3,500.00	2,176.00	0.00
CITIFINANCIAL SERVICES, INC.	Sec	0.00	441,263.64	0.00	0.00	0.00
FORD MOTOR CREDIT CORP	Sec	11,385.00	15,706.02	15,706.02	15,706.02	2,320.82
FORD MOTOR CREDIT CORP	Uns	0.00	0.00	0.00	0.00	0.00
MCHENRY SAVINGS BANK	Sec	6,935.00	14,110.00	14,110.00	14,110.00	2,364.27
MCHENRY SAVINGS BANK	Uns	6,040.00	311.66	311.66	0.00	0.00
E-LOAN, INC	Sec	8,050.00	11,425.00	11,425.00	11,425.00	1,365.62
E-LOAN, INC	Uns	10,676.00	6,504.67	6,504.67	107.08	0.00
ATLANTIC CRD	Uns	12,449.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	5,037.00	5,079.85	5,079.85	83.63	0.00
VANDA, LLC	Uns	2,393.00	2,322.84	2,322.84	38.24	0.00
VANDA, LLC	Uns	1,646.00	1,300.07	1,300.07	21.40	0.00
CAPITAL ONE BANK USA NA	Uns	5,555.00	826.55	826.55	0.00	0.00
CAPITAL ONE BANK USA NA	Uns	3,466.00	3,597.35	3,597.35	59.22	0.00
VANDA, LLC	Uns	1,194.00	1,262.46	1,262.46	20.78	0.00
CAPITAL ONE BANK USA NA	Uns	857.00	5,370.68	5,370.68	88.41	0.00
CAPITAL ONE BANK USA NA	Uns	615.00	588.98	588.98	0.00	0.00
EAST BAY FUNDING LLC	Uns	12,621.00	12,449.28	12,449.28	204.94	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CHASE BANK USA NA	Uns	7,464.00	7,572.81	7,572.81	124.67	0.00
CHASE	Uns	5,278.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	3,997.00	3,997.37	3,997.37	65.81	0.00
CHASE	Uns	2,978.00	NA	NA	0.00	0.00
CHASE	Uns	2,630.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT,	Uns	4,154.00	6,002.82	6,002.82	98.82	0.00
CITIBANK USA	Uns	3,940.00	NA	NA	0.00	0.00
CITIFINANCIAL RETAIL SERVICES	Uns	5,973.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	1,285.00	1,350.98	1,350.98	22.24	0.00
LVNV FUNDING LLC	Uns	633.00	738.21	738.21	0.00	0.00
DELL FINANCIAL SERVICES LP	Uns	1,081.00	1,071.51	1,071.51	17.64	0.00
DISCOVER BANK	Uns	8,189.00	8,146.86	8,146.86	134.12	0.00
DISCOVER BANK	Uns	5,568.00	5,691.46	5,691.46	93.69	0.00
PRA RECEIVABLES MANAGEMENT	Uns	3,993.00	3,993.53	3,993.53	65.75	0.00
PRA RECEIVABLES MANAGEMENT	Uns	817.00	817.90	817.90	0.00	0.00
HSBC BANK	Uns	373.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	8,765.00	8,649.64	8,649.64	142.39	0.00
CHASE BANK USA NA	Uns	2,207.00	2,276.47	2,276.47	37.48	0.00
LVNV FUNDING LLC	Uns	1,318.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	1,163.00	1,223.68	1,223.68	20.15	0.00
PRA RECEIVABLES MANAGEMENT	Uns	7,932.00	3,268.33	3,268.33	53.80	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	3,268.00	7,932.86	7,932.86	130.59	0.00
SPIEGEL	Uns	34.00	NA	NA	0.00	0.00
EAST BAY FUNDING LLC	Uns	3,749.00	3,749.86	3,749.86	61.73	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	2,630.58	2,630.58	43.31	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	0.00	5,163.45	5,163.45	85.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	541.67	541.67	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	4,439.62	4,439.62	73.08	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	5,591.43	5,591.43	92.05	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	3,091.67	3,091.67	50.90	0.00
MCHENRY COUNTY COLLECTOR	Pri	0.00	38,788.97	38,788.97	38,788.97	0.00
ATTORNEY ANDREW D BRATZEL	Lgl	0.00	0.00	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 27,131.02	\$ 27,131.02	\$ 3,686.44
All Other Secured	\$ 14,110.00	\$ 14,110.00	\$ 2,364.27
<b>TOTAL SECURED:</b>	\$ 41,241.02	\$ 41,241.02	\$ 6,050.71
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 38,788.97	\$ 38,788.97	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 38,788.97	\$ 38,788.97	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 127,557.10	\$ 2,036.92	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 7,746.67	
Disbursements to Creditors	\$ 88,117.62	
<b>TOTAL DISBURSEMENTS:</b>		\$ 95,864.29

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 10/22/2015

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.